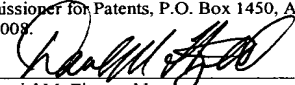09 737 037

C fc

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Patent No.: 7,031,936   :

Issued: April 18, 2006   :

Inventor(s): Johnson et al.   :

Assignee: GE Capital Commercial Finance, Inc. :

For: METHODS AND SYSTEMS FOR :
    AUTOMATED INFERRED VALUATION :
    OF CREDIT SCORING

Certificate APR 2 5 2008 of Correction

CERTIFICATE OF MAILING

I certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Attention Certificate of Corrections Branch, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on April 18, 2008.

Daniel M. Fitzgerald
Reg. No. 38,880

Attention Certificate of Corrections Branch
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REQUEST FOR CERTIFICATE OF CORRECTION OF PATENT UNDER 37 C.F.R. 1.322(a)

Sir:

Attached is Form PTO/SB/44 suitable for printing.

Submitted herewith is a copy of the Response to Rule 312 Communication dated January 4, 2006 and a copy of the claims from the Amendment filed April 27, 2005 including the Issue Fee Transmittal. Applicants respectfully submit that the corrections shown below are in accordance with the claims from the Amendment filed April 27, 2005 and box 3 of the Issue Fee Transmittal. The corrections thereof do not involve such changes in the patent as would constitute new matter or would require re-examination. Applicants respectfully request a Certificate of Correction for the following:

In the Assignee, delete "Commerical" and insert therefor -- Commercial --.

1

In Claim 1, column 26, line 36, delete "implmented" and insert therefor -- implemented --.

In Claim 3, column 26, line 54, delete "wherein" and insert therefor -- where --.

In Claim 7, column 27, line 10, delete "farther" and insert therefor -- further --.

In Claim 13, column 27, line 50, delete "scorn" and insert therefor -- scores --.

In Claim 20, column 28, line 14, delete "score" and insert therefor -- scores --.

In Claim 21, column 28, line 15, delete "score" and insert therefor -- scores --.
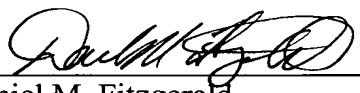
In Claim 23, column 28, line 33, delete "dusters" and insert therefor -- clusters --.

The corrections are not due to any error by Applicants and no fee is due.

The Assignment for this patent is recorded on Reel 018224/Frame 0161.

Respectfully submitted,

Date: 4-18-08

Daniel M. Fitzgerald
Reg. No. 38,880
ARMSTRONG TEASDALE LLP
One Metropolitan Square, Suite 2600
St. Louis, Missouri 63102-2740
(314) 621-5070

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO.   : 7,031,936

APPLICATION NO. : 09/737,037

ISSUE DATE   : April 18, 2006

INVENTOR(S)   : Johnson et al.
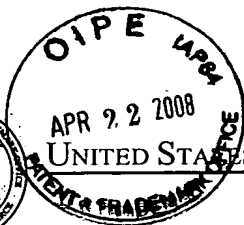
PAGE 1 OF 1

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

In the Assignee, delete "Commerical" and insert therefor -- Commercial --.
In Claim 1, column 26, line 36, delete "implmented" and insert therefor -- implemented --.
In Claim 3, column 26, line 54, delete "wherein" and insert therefor -- where --.
In Claim 7, column 27, line 10, delete "farther" and insert therefor -- further --.
In Claim 13, column 27, line 50, delete "scorn" and insert therefor -- scores --.
In Claim 20, column 28, line 14, delete "score" and insert therefor -- scores --.
In Claim 21, column 28, line 15, delete "score" and insert therefor -- scores --.
In Claim 23, column 28, line 33, delete "dusters" and insert therefor -- clusters --.

MAILING ADDRESS OF SENDER:
Daniel M. Fitzgerald
Armstrong Teasdale LLP
One Metropolitan Sq., Suite 2600
St. Louis, MO 63102

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UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/737,037	12/14/2000	Christopher D. Johnson	85CF-00103	7870

- 7590   01/04/2006

John S. Beulick
Armstrong Teasdale LLP
Suite 2600
One Metropolitan Sq.
St. Louis, MO   63102

EXAMINER
POINVIL, FRANTZY

ART UNIT	PAPER NUMBER
3628	

DATE MAILED: 01/04/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Entered into PAGE/PIPS
Date: 2-6-06
           RGM
By: _____

SCANNED
By: M.H. 1/20/06

PTO-90C (Rev. 10/03)

	Application No.	Applicant(s)
Response to Rule 312 Communication	09/737,037	JOHNSON ET AL.
	Examiner	Art Unit	
	Frantzy Poinvil	3628	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

1. ☒ The amendment filed on *27 April 2005* under 37 CFR 1.312 has been considered, and has been:
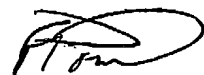
   a) ☒ entered.

   b) ☐ entered as directed to matters of form not affecting the scope of the invention.

   c) ☐ disapproved because the amendment was filed after the payment of the issue fee.
   Any amendment filed after the date the issue fee is paid must be accompanied by a petition under 37 CFR 1.313(c)(1) and the required fee to withdraw the application from issue.

   d) ☐ disapproved. See explanation below.

   e) ☐ entered in part. See explanation below.

Frantzy Poinvil
Primary Examiner
Art Unit: 3628

APR 2 5 2008

COPY

THE UNITED STATES PATENT OFFICE IS REQUESTED TO IMPRESS ITS STAMP ON THIS
CARD AND PLACE SAME IN THE OUTGOING MAIL TO SHOW THE FOLLOWING PAPERS
HAVE BEEN RECEIVED.

Attorney Docket No. 85CF-00103 (17243-00005)
Application of: Johnson et al.
Serial No. 09/737,037
Filed: December 14, 2000
Art Group Unit: 3628
For: METHODS AND SYSTEMS FOR AUTOMATED INFERRED
VALUATION OF CREDIT SCORING

Enclosed:
Issue Fee Transmittal (1 pg., in duplicate)
Amendment After Allowance Under 37 C.F.R. 1.312 (9 pgs.)
Fourteen (14) Formal Drawing Replacement Sheets
Certificate of Express Mail (1 pg.)
Return Post Card

DMF/rgm
Express Mail Label No.: EV458035415US
Mailed: April 27, 2005

Entered into PAGE/PIPS
Date: 5/3/05
By: ρσι

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Publication

APR 2 5 2008

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Johnson et al.

                                               Art Unit: 3628

Serial No.: 09/737,037

                                               Examiner: Frantzy Poinvil

Filed: December 14, 2000

For: METHODS AND SYSTEMS
          FOR AUTOMATED INFERRED
          VALUATION OF CREDIT
          SCORING

CERTIFICATE OF MAILING BY EXPRESS MAIL TO
THE COMMISSIONER OF PATENTS AND TRADEMARKS

Express Mail mailing label number: **EV458035415US**
Date of Mailing: **April 27, 2005**

    I certify that the documents listed below:

- Issue Fee Transmittal (1 pg., in duplicate)
- Amendment After Allowance Under 37 C.F.R. 1.312 (9 pgs.)
- Fourteen (14) Formal Drawing Replacement Sheets
- Certificate of Express Mail (1 pg.)
- Return Post Card

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to Mail Stop ISSUE FEE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

                                     Respectfully submitted,

                                      Daniel M. Fitzgerald
                                      Registration No. 38,880
                                      ARMSTRONG TEASDALE LLP
                                      One Metropolitan Square, Suite 2600
                                      St. Louis, MO 63102-2740
                                      (314) 621 - 5070

1

PART B - FEE(S) TRANSMITTAL

COPY

Complete and send this form, together with applicable fee(s), to: <u>Mail</u>

Mail Stop ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

or <u>Fax</u> (703) 746-4000

INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

7590   03/22/2005

John S. Beulick
Armstrong Teasdale LLP
Suite 2600
One Metropolitan Sq.
St. Louis, MO 63102

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

Express Mail Label No.: EV458035415US
Certificate of Mailing or Transmission
I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (703) 746-4000, on the date indicated below.

Daniel M. Fitzgerald   (Depositor's name)

Daniel M. Fitzgerald   (Signature)

4-27-05   (Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/737,037	12/14/2000	Christopher D. Johnson	85CF-00103	7870

TITLE OF INVENTION: METHODS AND SYSTEMS FOR AUTOMATED INFERRED VALUATION OF CREDIT SCORING

APPLN. TYPE	SMALL ENTITY	ISSUE FEE	PUBLICATION FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	$1400	$300	$1700	06/22/2005

EXAMINER	ART UNIT	CLASS-SUBCLASS
POINVIL, FRANTZY	3628	705-036000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.

☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

(1) the names of up to 3 registered patent attorneys or agents OR, alternatively,

(2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.

1 <u>Armstrong Teasdale LLP</u>

2 _____

3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

GE Capital Commercial Finance, Inc.

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

Stamford, CT 06927

Please check the appropriate assignee category or categories (will not be printed on the patent): ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are enclosed:

☒ Issue Fee
☒ Publication Fee (No small entity discount permitted)
☐ Advance Order - # of Copies _____

4b. Payment of Fee(s):

☐ A check in the amount of the fee(s) is enclosed.
☐ Payment by credit card. Form PTO-2038 is attached.
☒ The Director is hereby authorized by charge the required fee(s), or credit any overpayment, to Deposit Account Number 01-2384 (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27.
☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

The Director of the USPTO is requested to apply the Issue Fee and Publication Fee (if any) or to re-apply any previously paid issue fee to the application identified above.
NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature _Daniel M. Fitzgerald_   Date April 27, 2005

Typed or printed name Daniel M. Fitzgerald   Registration No. 38,880

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

PTOL-85 (Rev. 12/04) Approved for use through 04/30/2007.   OMB 0651-0033   U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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Patent Publication

APR 2 5 2008

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Johnson et al. :

: Art Unit: 3628

Serial No.: 09/737,037 :

: Examiner: Frantzy Poinvil

Filed: December 14, 2000 :

:

For: METHODS AND SYSTEMS :
       FOR AUTOMATED INFERRED :
       VALUATION OF CREDIT :
       SCORING

AMENDMENT AFTER ALLOWANCE UNDER 37 C.F.R. 1.312

Mail Stop: ISSUE FEE
Hon. Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

     In accordance with 37 C.F.R. 1.312, Applicants request that the Office amend the
above-identified patent application as follows:

1

COPY

As requested by the Notice of Allowance, the second occurrence of Figure 9 has been re-labeled Figure 14. In addition, submitted herewith are 14 sheets of formal drawings labeled as Replacement Sheets. These formal drawings are in compliance with the Patent Office rules. No new matter has been added.

COPY

IN THE CLAIMS:

1. (currently amended) A computer-implemented method for inferring valuations of credit scores onto assets in portfolios, said method implemented using the computer to perform the steps of:

organizing valuation scores including developing an underwriting clusters table;

adjusting valuation scores based on special factors and business decisions;

reconciling multiple valuation scores which describe the same assets; and

making an overall adjustment to override the inferred valuation including developing an underwriting clusters table.

2. (original) A method according to Claim 1 wherein said step of organizing valuation scores further comprises the step of organizing valuation scores based upon at least one of static recoveries and probabilistic recoveries.

3. (canceled)

4. (currently amended) A method according to Claim [[3]] 1 wherein said step of developing an underwriting clusters table further comprising the steps of:

inputting clusters into the table, where clusters are defined as groups of assets that are characterized and segmented by their descriptive attributes;

inputting individual cluster recovery and credit scores for the clusters into the table; and

inputting a confidence characteristic of at least one of a coefficient, a probability distribution and a unique identifier for each cluster into the table.

5. (currently amended) A method according to Claim [[3]] 1 wherein said step of developing an underwriting clusters table further comprising the step of storing in the table at least one of a cluster number, a cluster name, descriptive attributes, probabilistic recovery values and a cluster coefficient constant for each cluster in the table.

6. (original) A method according to Claim 5 wherein said step of storing a probabilistic recovery value further comprises the step of storing a credit score.

7. (previously presented) A method according to Claim 6 wherein said step of storing a credit score further comprises the step of storing a HELTR score, where HELTR is defined as H—High cash flow, E—Expected cash flow, L—Low cash flow, T—Timing of cash flow, and R—Risk assessment of borrower.

8. (original) A method according to Claim 5 wherein said step of storing a cluster number further comprises the step of storing a unique identifier for a specific set of descriptive attributes.

9. (original) A method according to Claim 5 wherein said step of adjusting valuation scores based on special factors and business decisions further comprises the step of adjusting scores manually or automatically as new valuation information becomes available.

10. (original) A method according to Claim 1 wherein said step of reconciling multiple valuation scores which describe the same assets further comprises the step of assigning a weighted cluster consensus score which accounts for the confidence associated with each source of valuation of each dimension of valuation.

11. (original) A method according to Claim 10 wherein said step of making an overall adjustment to override the inferred valuation further comprises the step of adjusting the weighted cluster consensus scores to account for changes in global assumptions used when developing the weighted cluster consensus scores.

12. (currently amended) A portfolio valuation system for inferring valuations of credit scores onto assets in portfolios, said system comprising:

a computer configured as a server and further configured with a database of asset portfolios; and

at least one client system connected to said server through a network, said server configured to organize valuation scores including developing an underwriting clusters table, adjust valuation scores based on special factors and business decisions, reconcile multiple valuation scores which describe the same assets and make overall adjustments to override inferred valuations including developing an underwriting clusters table.

4

13. (original) A system according to Claim 12 wherein said server configured to organize valuation scores based upon at least one of static recoveries and probabilistic recoveries.

14. (canceled)

15. (currently amended) A system according to Claim [[14]] 12 wherein said server configured to:

upload and store clusters within the table, where clusters are defined as groups of assets that are characterized and segmented by their descriptive attributes;

upload and store individual cluster recovery and credit scores for the clusters within the table; and

upload and store a confidence characteristic of at least one of a coefficient, a probability distribution and a unique identifier for each cluster within the table.

16. (currently amended) A system according to Claim [[14]] 12 wherein said server configured to store within in the table at least one of a cluster number, a cluster name, descriptive attributes, probabilistic recovery values and a cluster coefficient constant for each cluster in the table.

17. (original) A system according to Claim 16 wherein said server configured to store a credit score.

18. (previously presented) A system according to Claim 17 wherein the credit score is a HELTR score, where HELTR is defined as H—High cash flow, E—Expected cash flow, L—Low cash flow, T—Timing of cash flow, and R—Risk assessment of borrower.

19. (original) A system according to Claim 16 wherein said server configured to store a unique identifier for a specific set of descriptive attributes.

20. (original) A system according to Claim 16 wherein said server configured to adjust scores based on user input or automatically as new valuation information becomes available.

21. (original) A system according to Claim 12 wherein said server configured to assign a weighted cluster consensus score which accounts for the confidence associated with each source of valuation of each dimension of valuation.

22. (original) A system according to Claim 21 wherein said server configured to adjust the weighted cluster consensus scores to account for changes in global assumptions used when developing the weighted cluster consensus scores.

23. (currently amended) A computer for inferring valuations of credit scores onto assets in portfolios, said computer including a database of asset portfolios, said computer programmed to:

organize valuation scores including developing an underwriting clusters table;

adjust valuation scores based on special factors and business decisions;

reconcile multiple valuation scores which describe the same assets; and

make overall adjustments to override inferred valuations including developing an underwriting clusters table.

24. (original) A computer according to Claim 23 programmed to organize valuation scores based upon at least one of static recoveries and probabilistic recoveries.

25. (canceled)

26. (currently amended) A computer according to Claim [[25]] 23 programmed to:

upload and store clusters within the table, where clusters are defined as groups of assets that are characterized and segmented by their descriptive attributes;

upload and store individual cluster recovery and credit scores for the clusters within the table; and

upload and store a confidence characteristic of at least one of a coefficient, a probability distribution and a unique identifier for each cluster within the table.

6

27. (currently amended) A computer according to Claim [[25]] 23 programmed to store within the table at least one of a cluster number, a cluster name, descriptive attributes, probabilistic recovery values and a cluster coefficient constant for each cluster in the table.

28. (original) A computer according to Claim 27 programmed to store a credit score.

29. (previously presented) A computer according to Claim 28 wherein the credit score is a HELTR score, where HELTR is defined as H—High cash flow, E—Expected cash flow, L—Low cash flow, T—Timing of cash flow, and R—Risk assessment of borrower.

30. (original) A computer according to Claim 27 programmed to store a unique identifier for a specific set of descriptive attributes.

31. (original) A computer according to Claim 27 programmed to adjust scores based on user input or automatically as new valuation information becomes available.

32. (original) A computer according to Claim 23 programmed to assign a weighted cluster consensus score which accounts for the confidence associated with each source of valuation of each dimension of valuation.

33. (original) A computer according to Claim 32 programmed to adjust the weighted cluster consensus scores to account for changes in global assumptions used when developing the weighted cluster consensus scores.

COPY

Remarks

Claims 1, 2, 4-13, 15-24 and 26-33 are pending in this application. Claims 3, 14 and 25 have been canceled. Claims 1, 2, 4-13, 15-24 and 26-33 have been allowed.

Applicants and the undersigned wish to express their appreciation to the Examiner for the courtesies he extended during a telephone interview that occurred on April 18, 2005. During the interview, the Notice of Allowance dated March 22, 2005 including the Examiner Amendment was discussed. During the telephone interview, the Examiner agreed that: Claim 1 should be amended by adding the phrase "including developing an underwriting clusters table" to line 4 after the word "scores" and not line 7 as indicated by the Examiner Amendment; Claim 12 should be amended by adding the phrase "including developing an underwriting clusters table" to line 6 after the word "scores" and not line 8 as indicated by the Examiner Amendment; and Claim 23 should be amended by adding the phrase "including developing an underwriting clusters table" to line 3 after the word "scores" and not line 6 as indicated by the Examiner Amendment. Accordingly, Claims 1, 12 and 23 have been amended as discussed and agreed to during the Examiner Interview.
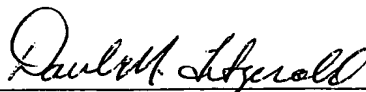
In addition, the Examiner agreed that the dependency of Claims 4, 5, 15, 16, 26, and 27 should be amended. More specifically, Claims 4 and 5 should be amended to depend from Claim 1 and not Claim 3, which has been canceled; Claims 15 and 16 should be amended to depend from Claim 12 and not Claim 14, which has been canceled; and Claims 26 and 27 should be amended to depend from Claim 23 and not Claim 25, which has been canceled.

The claim changes shown herein reflect what was agreed to by the Examiner and correspond with the Examiner's Statement of Reasons for Allowance.

Furthermore, as requested by the Notice of Allowance, the second occurrence of Figure 9 has been re-labeled Figure 14. In addition, submitted herewith are 14 sheets of formal drawings labeled as Replacement Sheets. These formal drawings are in compliance with the Patent Office rules. No new matter has been added.

COPY

In view of the foregoing amendments and remarks, it is requested that this
Amendment After Allowance be entered prior to publication of the Patent.

Respectfully Submitted,

Daulll Shuold

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(314) 621-5070